

Exhibit 1



Mail Payment To:

BANK OF AMERICA
 P.O. BOX 85350
 LOUISVILLE KY 40285-5350

SHERYL L LUPU
 VAN A LUPU
 1181 PACIFIC COVE LA
 HUNTINGTON BH CA 92648-415981



101442710000187026519990410

Account Number: 4427-1000-0187-0265
 New Balance: \$7,064.26
 Minimum Payment Due: \$155.41
 Payment Due Date: MAY 04, 1999

Amount Enclosed: \$

MAKE CHECK PAYABLE TO: BANK OF AMERICA

0015859 0015541 0706426 4427100001870265

*549990011*00400001870265/

DETACH HERE AND RETURN WITH REMITTANCE

PLATINUM PRIORITY
 Account Number 4427-1000-0187-0265

For questions or to report lost or stolen cards, call 1-800-548-2959 within the US or 1-757-677-4701 overseas collect.

ACCOUNT INFORMATION

New Balance	Total Credit Line	Available Credit	Cash Line	Available Cash	Statement Closing Date	Minimum Payment Due	Payment Due Date
\$7,064.26	\$7,100.00	\$35.74	\$7,100.00	\$35.00	04/10/99	\$155.41	05/04/99

TRANSACTION SUMMARY

Trans Date	Post Date	Description	Reference Number	Amount CR = Credit
03-17	03-18	PAYMENT RECEIVED - THANK YOU	74356049077863016722259	\$111.60
04-05	04-07	PAYMENT RECEIVED - THANK YOU	74356049097863018751443	\$158.59

PLEASE REMEMBER, IN ORDER TO AVOID LATE FEE CHARGES, YOUR MINIMUM PAYMENT SHOWN ABOVE MUST BE RECEIVED BY THE DUE DATE PRINTED ON YOUR STATEMENT.

THE PAYMENT PROTECTION PLAN CAN HELP YOU MAKE YOUR CREDIT CARD PAYMENTS WHEN YOU CAN'T. SEE ENCLOSED INSERT FOR DETAILS. TO ENROLL, CALL 1-888-838-0056.

WELCOME TO THE NEW BANK OF AMERICA. YOU'LL NOTICE THE BANK OF AMERICA NAME AT THE TOP OF THIS STATEMENT. ALSO, THE NEW LOGO WILL APPEAR ON YOUR CREDIT CARD CORRESPONDENCE AND YOUR ACCOUNT WILL NOW BE REFERRED TO AS A BANK OF AMERICA CREDIT CARD ACCOUNT. WATCH YOUR MAIL FOR MORE INFORMATION ABOUT THE NEW BANK OF AMERICA.

FINANCE CHARGE SUMMARY

Billing cycle	Balance Subject To Finance Charge	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE	FINANCE CHARGES (Itemized)
31 days		V = Variable F = Fixed			
Purchases	\$7,149.14	V 0.0565753%	20.65%	20.65%	\$125.38
Cash Advances	\$0.00	V 0.0565753%	20.65%	20.65%	\$0.00
Cash Advance Fees					\$0.00

Balance Calculation Code
 See Reverse Side.

BALANCE SUMMARY

Previous Balance	\$7,209.07
Payments	\$270.19
Credits	\$0.00
Purchases & Other Charges	\$0.00
Cash Advances	\$0.00
Late Fee	\$0.00
Overline Fee	\$0.00
FINANCE CHARGE	\$125.38
NEW BALANCE	\$7,064.26

This is an electronic reproduction of the front side of your statement and does not contain the disclosures which were made on the reverse side of your original statement.